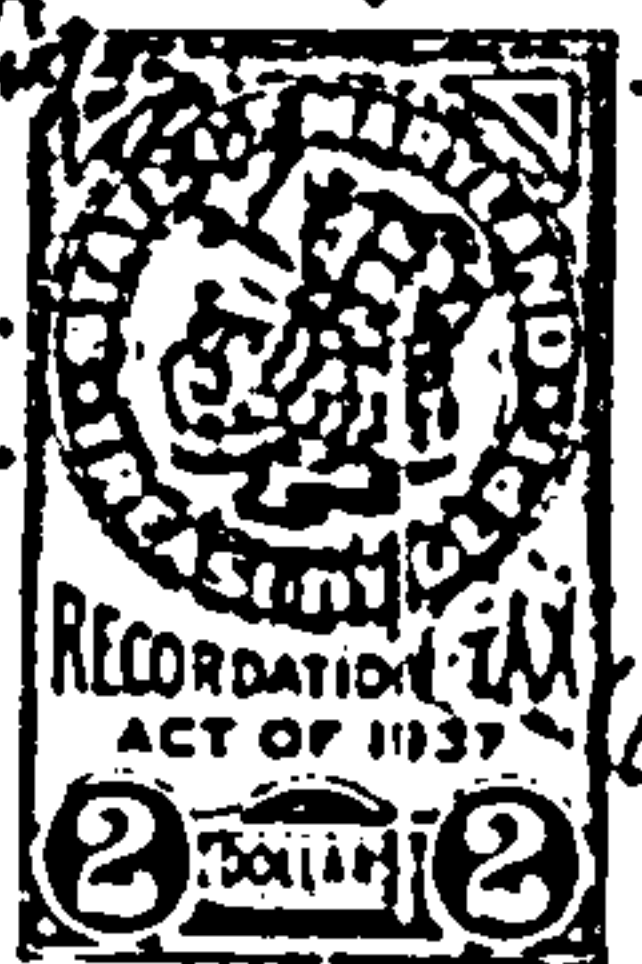
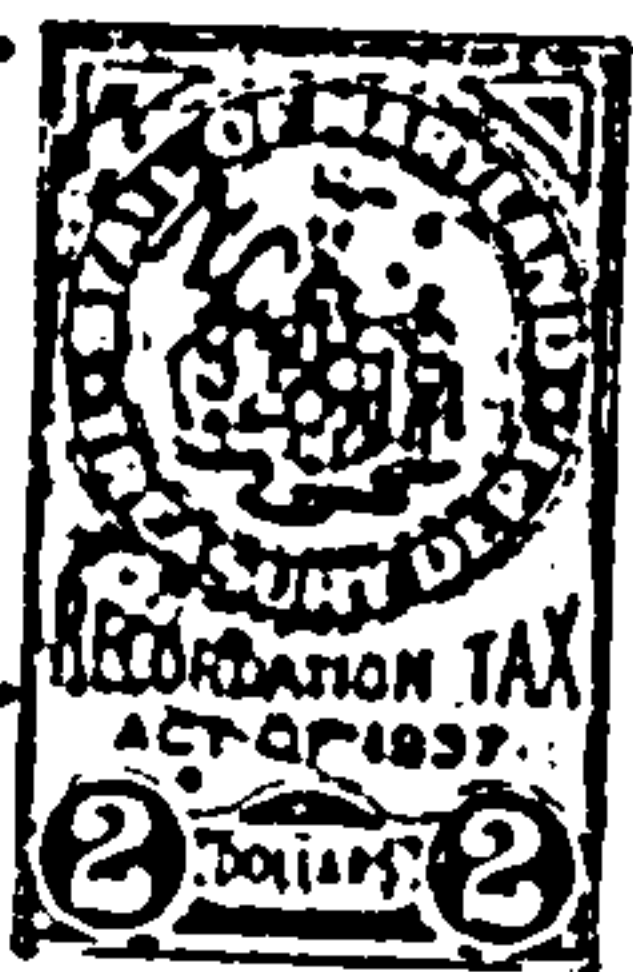


"EXHIBIT "A"

THIS MORTGAGE Made this 19th day of August, 1946, by us, Howard F. Donnelly and Virgie A. Donnelly, his wife, of Frederick County, Maryland, parties of the first part, and The Thurmont Bank, a body corporate, party of the second part.

WHEREAS the said Howard F. Donnelly and Virgie A. Donnelly, his wife, stand indebted unto The Thurmont Bank, a body corporate, or order, in the full and just sum of FOUR THOUSAND (\$4000.00) DOLLARS, as evidenced by their Single Bill of even date herewith, with interest at the rate of four per cent per annum, on the unpaid principal until paid, principal and interest being payable at the office of The Thurmont Bank, a body corporate, in Thurmont, Maryland, in monthly installments of TWENTY-FOUR DOLLARS and twenty-four (\$24.24) cents, commencing on the first day of October, 1946, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not paid sooner, shall be due and payable on the first day of October, 1966.



Privilege is reserved to pay this debt in whole or in an amount equal to one or more monthly payments on the principal that are next due, on the first day of any month prior to maturity. And

WHEREAS it was a condition precedent to the making of the afore-said loan that the re-payment thereof, with interest, should be secured by the execution of these presents.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH:

That for and in consideration of the above recited premises and the sum of TEN (\$10.00) DOLLARS in hand paid, we, the said Howard F. Donnelly and Virgie A. Donnelly, his wife, do hereby grant and convey in FEE SIMPLE unto The Thurmont Bank, a body corporate, all that tract or parcel of land situate, lying and being on the east side of the Thurmont-Frederick Highway No. 15, about two miles from Thurmont, Frederick County, Maryland, and being a portion of the real estate conveyed by deed from Samuel L. Birely and Margaret D. Birely, his wife, to Lester S. Birely and Elinor B. Birely, his wife, dated March 3, 1943, and recorded in Liber No. 439, folio 482, one of the Land Records for Frederick County and more particularly described as to metes and bounds as follows: